

**REMARKS:**

In the outstanding Office Action, claims 1-8 were rejected. Claim 3 has been amended for clarification, and new claim 9 has been added. Thus, claims 1-9 are pending and under consideration. No new matter has been added. The rejections are traversed below.

**REJECTION UNDER 35 U.S.C. §101:**

Claims 3-7 are rejected under 35 U.S.C. §101 for being directed to a non-statutory subject matter, particularly, to an abstract idea.

The Examiner claims that the claims 3-7 recite merely an abstract idea that is not within the technological arts. Independent claim 3 is herein amended to recite a method for creating a universally accepted form of payment using "an electronic transaction system" that is in the technological arts for executing an electronic transaction between parties that use different currencies without requiring disclosure of information related to the parties associated with the electronic transaction, a useful, tangible, and concrete result. Accordingly, independent claim 3 recites a method for creating a universally accepted form of payment within the technological arts providing a useful, concrete, tangible result.

Thus, it is respectfully submitted that because independent claims 3-7 and dependent claims dependent therefrom satisfy the requirements of 35 USC §101, withdrawal of the rejection is requested.

**REJECTION UNDER 35 U.S.C. §102(b):**

Claims 1-8 are rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,897,621('621).

'621 discusses a multi-currency transaction system for minimizing risks associated with multi-currency transactions between a merchant and a customer.

The present invention is directed to an electronic transaction system and method for allowing possessor/holder of an electronic online bearer bond and/or an electronic document to execute an electronic transaction without disclosing information related to the possessor/holder. The bearer bond, which is a legal certificate that usually represents stock in a corporation or some other intangible property, is different from a normal stock in that there is no record kept anywhere of the owner or transactions involving it. This means that whoever physically holds the bearer bond papers owns the stock or corporation. (see, Wikipedia free online encyclopedia at wikipedia.org).

The Examiner compares the '621 multi-currency transaction system for approving a transaction between a customer and a merchant that are using different currencies with the present invention. In '621, a server maintains a database including at least one customer account in a first currency associated with a customer user and one merchant account in a second currency associated with a merchant user (see, column 4, lines 10-17 of '621). The '621 system uses sessions (windows) for allowing communication between the merchant and the customer (see, column 4, lines 52-65 of '621) where the server verifies the customer user and the merchant user based on at least portions of a corresponding set of customer and merchant data to determine whether the sessions can be used (see, column 5, lines 29-33 of '621). This means that customer and merchant account information is maintained at a server for the server to verify/identify the customer and merchant based on the stored customer and merchant account information (see, column 5, lines 53-65 of '621).

In contrast, the present invention performs a transaction using "an online electronic bearer bond having a monetary value" (see, claims 1 and 8) and/or "an electronic document" (see, claim 2). This allows an electronic transaction to be conducted without requiring a user to have a credit card, bank account, etc., and provides the buyer with anonymity normally provided when using cash as a form of payment. That is, as noted above, the identity of the owner is not need. This is unlike the '421 system that is directed to maintaining customer and merchant accounts in the server and is not concerned with how parties form a relationship (see, column 5, lines 53-65 of '621). The '621 system does not teach or suggest, maintaining anonymity of users with the use of the "online electric bearer bond" and the "electronic document" for performing transactions (see, claims 1, 2 and 8).

The '621 system also requires that pre-existing bilateral contractual obligations be formed between the server and both the merchant user and the customer user, preferably, during the commencement of service relationship between the server and the customer user and the merchant user, respectively (see, column 6, lines 31-37 of '621). The present invention does not require such contractual obligations.

Claim 3 recites, a method for creating a universally accepted form of payment using an electronic transaction system including, "selecting an item costing a first value in a first currency" and "converting the first value in the first currency into a second value in a second currency", where an electronic transaction is executed "using the second value of the second currency as payment for the item without requiring disclosure of information related to parties associated with the electronic transaction". Unlike the '621 system that identifies merchant and

customer users and corresponding accepted currency (see, column 7, lines 7-18 of '621), the present invention executes an electronic transaction "without requiring disclosure of information related to parties associated with the electronic transaction" (see, claim 3 of the present application). Accordingly, the present invention is enabled to provide disenfranchised consumers, such as children, non-credit worthy consumers, etc., with an electronic transaction method and system.

It is submitted that the independent claims are patentable over '621.

For at least the above-mentioned reasons, claims depending from independent claims 1-3 and 8 are patentably distinguishable over '621. The dependent claims are also independently patentable. For example, as recited in claim 6, the method for creating a universally accepted form of payment includes use of "an electronic bearer document... as payment for the item". The '621 method does not teach or suggest using "an electronic bearer document... as payment for the item" where identification of information related to parties associated with the electronic transaction is not required (claim 3 upon which claim 6 depends).

Therefore, withdrawal of the rejection is respectfully requested.

**NEW CLAIM:**

New claim 9 has been added to emphasize that the present invention executes an electronic transaction using an interactive electronic bearer document, where the method includes "issuing the interactive electronic bearer document that has monetary value and assigning verification information to the issued interactive electronic bearer document" and "executing the electronic transaction using the issued interactive electronic bearer document as a form of payment upon presentation of the assigned verification information".

This allows any possessor of an interactive electronic bearer document to conduct an electronic transaction without disclosing identification information of the possessor and enables users without credit cards, bank accounts, etc., an opportunity to conduct an electronic transaction.

It is respectfully asserted that new claim 9 is patentably distinguishable over the '621 reference.

**CONCLUSION:**

Accordingly, claim 3 has been amended for clarification and new claim 9 has been added. Thus, claims 1-9 are pending and under consideration.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with the filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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